In the Claims:

1. – 106. (CANCEL all claims pending between claims 1 and 106)

107. (NEW): A method of pulling a self-targeted advertisement by a user over a computer network, the method comprising the steps of:

    displaying one or more web site pages containing non-advertisement content on a client computer;

    displaying a list of advertisement-determinative categories on the one or more web site pages from where a user selects an advertisement-determinative category thereby setting a user preference on the client computer wherein the user preference determines what type of advertisement the user will receive on the one or more web site pages and wherein the list of advertisement-determinative categories and advertisements displayed on the one or more web site pages are not associated or determined by the non-advertisement content on the web site page;

    generating on the client computer an advertisement locator/descriptor using the user-selected category; and

    transmitting the advertisement locator/descriptor to a server computer whereby the self-targeted advertisement corresponding to the locator/descriptor is retrieved and transmitted to the client computer for insertion in the one or more web site pages.

108. (NEW): A method of pulling an advertisement to a client computer over a computer network, the method comprising the steps of:

    displaying a web site page containing non-advertisement content on a client computer;

    using data stored on the client computer to determine the advertisement to be displayed in the web site page for a user to view;

    generating on the client computer an advertisement locator/descriptor corresponding to the advertisement; and

    transmitting the advertisement locator/descriptor to a server computer whereby the advertisement corresponding to the locator/descriptor is retrieved and transmitted to the client computer for insertion in the web site page.